

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	73.8	28.3	22.6	16.4	48.8
Second Quintile	22.1	16.8	15.5	14.0	16.9
Third Quintile	16.3	14.2	14.4	12.9	14.4
Fourth Quintile	13.5	12.5	13.3	11.7	12.6
Fifth Quintile	6.4	10.5	11.0		9.8
Total	22.3	15.6	16.6	13.8	14.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	74.9	29.5	23.9	17.8	50.0
Second Quintile	23.4	18.1	16.7	16.0	18.1
Third Quintile	17.6	15.5	15.6	14.1	15.7
Fourth Quintile	14.8	13.8	14.6	13.0	13.9
Fifth Quintile	7.5	11.8	12.8		11.1
Total	23.5	16.9	18.0	15.2	15.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	42.7	20.1	16.0	13.3	25.8
Second Quintile	16.4	12.9	12.7	11.7	13.1
Third Quintile	12.3	11.0	11.3	10.4	11.2
Fourth Quintile	10.1	10.0	10.5	8.6	10.1
Fifth Quintile	5.4	8.2	9.0		7.6
Total	16.8	12.9	13.1	13.1	13.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	42.6	19.1	15.3	11.9	24.6
Second Quintile	16.4	12.7	12.0	10.3	12.6
Third Quintile	12.3	10.7	10.9	9.3	10.8
Fourth Quintile	10.1	9.8	10.3	8.0	9.8
Fifth Quintile	5.4	8.1	8.8		7.5
Total	16.6	11.9	12.6	10.1	10.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	549.8	709.4	589.7	533.9	688.4
Second Quintile	385.9	491.3	439.3	410.3	472.8
Third Quintile	279.4	404.3	335.8	337.9	373.0
Fourth Quintile	202.7	323.3	284.0	226.0	291.0
Fifth Quintile	-155.3	173.2	183.6		101.0
Total	251.3	391.9	298.4	297.2	308.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	116.2	123.7	80.0	57.1	118.8
Second Quintile	56.3	60.8	53.2	36.0	57.8
Third Quintile	37.7	38.8	34.7	24.1	36.9
Fourth Quintile	10.2	21.3	16.8	16.3	19.4
Fifth Quintile	-49.7	4.3	3.2		-4.6
Total	40.1	45.2	36.3	38.8	39.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	7.0	6.8	2.0	0.5	6.0
Second Quintile	3.7	3.0	1.0	0.2	2.2
Third Quintile	1.0	1.2	0.3	0.0	0.7
Fourth Quintile	0.1	0.1	0.0	0.0	0.1
Fifth Quintile	0.0	0.0	0.0		0.0
Total	2.5	1.8	0.9	0.1	0.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Crystal Ratio by Quintile*
[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	155.1	77.7	61.3	40.9	87.9
Second Quintile	32.6	36.7	39.9	30.8	37.6
Third Quintile	6.2	24.3	28.0	25.0	24.2
Fourth Quintile	0.9	15.2	17.3	14.9	13.5
Fifth Quintile	0.0	3.6	8.1		1.9
Total	18.9	28.8	26.9	24.8	25.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	9.6	9.4	7.9	5.6	9.3
Second Quintile	3.3	4.4	5.7	4.4	4.7
Third Quintile	0.9	2.7	3.7	3.6	2.9
Fourth Quintile	0.1	1.4	2.1	2.2	1.3
Fifth Quintile	0.0	0.3	0.7		0.2
Total	2.7	3.8	4.1	3.7	3.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	12.4	11.1	9.0	7.2	11.0
Second Quintile	5.2	5.8	6.7	5.5	6.1
Third Quintile	1.4	3.5	4.7	4.6	3.9
Fourth Quintile	0.2	2.1	3.2	2.6	2.1
Fifth Quintile	0.0	0.6	1.5		0.4
Total	3.8	4.8	5.0	4.7	4.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	∞	∞	475.9	96.4	∞
Second Quintile	∞	176.3	99.0	69.9	192.0
Third Quintile	388.1	90.9	67.5	54.0	85.3
Fourth Quintile	78.2	56.1	49.0	37.9	54.3
Fifth Quintile	33.2	35.0	33.2		31.8
Total	103.2	66.2	76.1	62.5	65.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	5.8	7.7	4.3	3.5	6.9
Second Quintile	2.8	2.7	3.1	2.9	2.9
Third Quintile	2.2	2.3	2.8	2.3	2.4
Fourth Quintile	1.9	1.9	2.3	1.6	2.0
Fifth Quintile	1.4	1.5	1.7		1.4
Total	2.7	2.5	3.1	2.3	2.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	0.8	1.2	1.0	1.0	1.2
Second Quintile	0.1	0.6	0.6	0.7	0.6
Third Quintile	-0.9	0.3	0.4	0.3	0.3
Fourth Quintile	-2.4	-0.3	0.0	-0.4	-0.5
Fifth Quintile	-7.3	-2.2	-1.5		-3.4
Total	-2.0	0.1	-0.2	0.4	0.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	5.7	10.3	8.3	9.3	10.5
Second Quintile	0.9	4.6	5.3	6.1	4.7
Third Quintile	-6.1	2.4	3.4	2.8	2.1
Fourth Quintile	-10.9	-2.0	0.0	-3.5	-3.3
Fifth Quintile	-106.5	-24.6	-15.2		-42.2
Total	-12.1	0.7	-1.5	3.0	1.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	5.5	4.8	4.5	4.3	5.2
Second Quintile	4.4	4.1	4.0	3.9	4.1
Third Quintile	3.9	3.8	3.7	3.5	3.8
Fourth Quintile	3.5	3.4	3.4	2.9	3.4
Fifth Quintile	2.1	2.7	2.9		2.5
Total	4.1	3.8	3.8	3.3	3.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	192.1	110.2	93.1	62.1	130.4
Second Quintile	115.1	87.3	77.8	56.8	88.4
Third Quintile	99.9	78.1	67.2	50.1	76.5
Fourth Quintile	88.5	69.3	62.5	44.5	64.9
Fifth Quintile	68.6	53.9	50.0		36.5
Total	108.3	76.2	75.0	55.9	62.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	110.1	103.3	96.9	95.1	104.7
Second Quintile	96.3	92.2	87.1	90.5	92.4
Third Quintile	86.9	86.1	81.7	84.4	85.6
Fourth Quintile	81.8	76.9	72.3	73.6	77.1
Fifth Quintile	61.4	56.3	58.5		54.8
Total	90.1	83.4	78.9	90.9	88.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	84.2	81.8	78.0	77.2	82.2
Second Quintile	77.0	77.1	70.9	71.3	76.2
Third Quintile	72.9	72.2	66.4	63.9	70.8
Fourth Quintile	69.1	65.0	60.0	57.2	64.1
Fifth Quintile	44.1	47.4	48.3		44.0
Total	71.4	68.4	63.8	68.6	67.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	15.5	19.8	14.0	7.7	19.7
Second Quintile	6.1	6.5	3.3	3.2	5.8
Third Quintile	0.3	1.1	0.9	0.1	0.9
Fourth Quintile	0.0	0.0	0.1	0.0	0.0
Fifth Quintile	0.0	0.0	0.0		0.0
Total	4.7	5.4	6.1	2.5	3.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	30.1	31.0	13.2	11.7	30.1
Second Quintile	21.1	21.6	8.5	6.9	18.8
Third Quintile	18.5	13.8	6.5	5.0	11.2
Fourth Quintile	14.4	8.3	5.4	3.2	7.0
Fifth Quintile	6.1	3.4	3.7		2.9
Total	19.3	14.3	8.9	6.4	7.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Pre-tax, Pre-provision Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	1.5	2.4	2.2	2.7	2.7
Second Quintile	0.5	1.4	1.8	2.3	1.6
Third Quintile	0.0	1.0	1.5	1.9	1.0
Fourth Quintile	-0.8	0.6	0.9	1.4	0.5
Fifth Quintile	-3.7	-0.3	0.1		-1.1
Total	-0.3	1.2	1.1	1.7	1.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	31	117	39	19	206
First Quintile	6.6	12.0	8.7	9.1	11.1
Second Quintile	1.1	4.9	4.6	5.7	4.9
Third Quintile	0.0	1.0	2.9	3.4	1.5
Fourth Quintile	0.0	0.0	1.1	0.3	0.0
Fifth Quintile	0.0	0.0	0.0		2.7
Total	2.0	3.8	3.9	5.6	5.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.